



**DATE:** March 22, 2017

**TO:** All Uniform Bank Performance Report (UBPR) Users

**FROM:** David Vallee, UBPR Coordinator

**SUBJECT:** March 2017 UBPR Changes not related to burden reduction

Beginning March 2017 there will be several UBPR line item changes related to reporting changes to Call Report Schedules RI-Income Statement, RC-E-Deposit Liabilities, Schedule RC-K-Quarterly Averages and Schedule RC-R, Part II Risk-Weighted Assets. These changes are unrelated to the Call Report burden reduction changes discussed in the memo dated March 13, 2017.

### **Income Statement-Page 2**

Existing UBPR line items “Interest on Time Dep Over \$100M” and “Interest on All Other Deposits” will be combined into one new UBPR line item called “Interest on Domestic Deposits”. This new UBPR line item will include interest expense on transactions accounts, savings accounts and time deposits. For periods beginning March 2017 and greater new UBPR line item “Interest on Domestic Deposits” will include Call Report Schedule RI-Income Statement line items 2a(1) Transaction accounts (RIAD4508), 2a(2)(a) Savings deposits (RIAD0093), 2a(2)(b) Time deposits of \$250,000 or less (RIADHK03) and 2a(2)(c) Time deposits of more than \$250,000 (RIADHK04). For periods prior to March 2017 new UBPR line item “Interest on Domestic Deposits” will include Call Report Schedule RI-Income Statement line items 2a(1) Transaction accounts (RIAD4508), 2a(2)(a) Savings deposits (RIAD0093), 2a(2)(b) Time deposits of \$100,000 or more (RIADA517) and 2a(2)(c) Time deposits of less than \$100,000 (RIADA518). This UBPR line item change was prompted by the new reporting \$250,000 over and under breakout for time deposits on Call Report Schedule RI-Income Statement. Additionally, this new UBPR line item allows for a consistent measure of such deposits over time.

Additionally, two UBPR line items will be added to the bottom of the page as memo items. The first line item is called “Memo: Interest on Time Dep Over \$100M” and this is the same UBPR line item that was previously included in the above section for Total Interest Expense and now combined into “Interest on Domestic Deposits”. Data will only be generated for this line item for periods prior to March 2017. The second line item is called “Memo: Interest on Time Dep Over \$250M” with data only be generated for periods March 2017 and after. Essentially, these two memo items provide detail on the new and old breakouts for time deposits which were combined into the new UBPR line

item “Interest on Domestic Deposits” mentioned above. Below is an example of the affected UBPR page before and after the changes.

Existing		New
Income Statement \$--Page 2		Income Statement \$--Page 2
Int on Deposits in Foreign Off		Int on Deposits in Foreign Off
Interest on Time Dep Over \$100M		Interest on Domestic Deposits
Interest on All Other Deposits		Int on Fed Funds Purch & Repos
Int on Fed Funds Purch & Repos		Int Trad Liab & Oth Borrowings
Int Trad Liab & Oth Borrowings		Int on Sub Notes & Debentures
Int on Sub Notes & Debentures		Total Interest Expense
Total Interest Expense		
		Memo Item:
		Interest on Time Dep Over \$100M
		Interest on Time Dep Over \$250M

### **Noninterest Income, Expenses and Yields-Page 3**

### **One Quarter Annualized Income Analysis-Page 12**

For both UBPR pages, existing UBPR line items “Time Dep Over \$100M” and “All Other Time Deposits” will be combined into one new UBPR line item called “Time Deposits”. The numerator for this new UBPR line item will include interest expense on time deposits. For periods beginning March 2017 and greater the numerator will consist of Call Report Schedule RI-Income Statement line items 2a(2)(b) Time deposits of \$250,000 or less (RIADHK03) and 2a(2)(c) Time deposits of more than \$250,000 (RIADHK04). For periods prior to March 2017 the numerator will consist of Call Report Schedule RI-Income Statement line items 2a(2)(b) Time deposits of \$100,000 or more (RIADA517) and 2a(2)(c) Time deposits of less than \$100,000 (RIADA518). The denominator for this new UBPR line item will include quarterly average balances for time deposits. For periods beginning March 2017 and greater the denominator will consist of Call Report Schedule RC-K-Quarterly Averages line items 11(b) Time deposits of \$250,000 or less (RCONHK16) and 11(c) Time deposits of more than \$250,000 (RCONHK17). For periods prior to March 2017 the denominator will consist of Call Report Schedule RC-K-Quarterly Averages line items 11(b) Time deposits of \$100,000 or more (RCONA514) and 11(c) Time deposits of less than \$100,000 (RCONA529). This UBPR line item change was prompted by the new reporting \$250,000 over and under breakout for time deposits on Call Report Schedule RI-Income Statement and its corresponding change to Call Report Schedule RC-K-Quarterly Averages. Additionally, this new UBPR line item allows for a consistent measure of such deposits over time.

Additionally, two UBPR line items will be added to the end of both UBPR pages as memo items. The first line item is called “Memo: Time Dep Over \$100M” and this is the same UBPR line item that was previously included in the above section for Yield on or Cost of Total Interest Bearing Deposits and now combined into “Time Deposits”. Data will only be generated for this line item for periods prior to March 2017. The second line item is called “Memo: Time Dep Over \$250M” with data only be generated for periods March 2017 and after. Essentially, these two memo items provide detail on the new and old breakouts for time deposits which were combined into the new UBPR line

item “Time Deposits” mentioned above. Below are examples of the affected UBPR pages before and after the changes.

Existing		New
Noninterest Income, Expenses and Yields--Page3		Noninterest Income, Expenses and Yields--Page3
One Quarter Annualized Income Analysis--Page 12		One Quarter Annualized Income Analysis--Page 12
Total Interest Bearing Deposits		Total Interest Bearing Deposits
Transaction Accounts		Transaction Accounts
Other Savings Deposits		Other Savings Deposits
Time Deps Over \$100M		Time Deposits
All Other Time Deposits		Foreign Office Deposits
Foreign Office Deposits		
		Memo Item:
		Time Deps Over \$100M
		Time Deps Over \$250M

### Liquidity & Funding-Page 10

The following two UBPR line items will be deleted from this Page.

Liquidity/Funding Ratios section: “Net Non Core Fund Dep \$100M”.

Other Liquidity/Funding Data section: “Non Core Liabilities \$100M”.

The rationale for these deletions is due to the elimination of Call Report Schedule RC-E-Deposit Liabilities, Memoranda line item 1c(1) “Brokered deposits of less than \$100,000 (RCON2343). Consequently, the ability to accurately calculate these ratios while maintaining consistency over time in their calculation methodology is compromised. Additionally, the focus of liquidity analysis regarding non-core funding has shifted away from the \$100,000 deposit insurance breakout to the \$250,000 deposit insurance breakout when data allowing for the creation of UBPR line item “Net Non Core Fund Dep \$250M” and “Non Core Liabilities \$250M” was added to the UBPR beginning March 2011. Below is example of the affected UBPR page before and after the changes.

Existing		New
Liquidity & Funding--Page 10		Liquidity & Funding--Page 10
Liquidity/Funding Ratios:		Liquidity/Funding Ratios:
Net Non Core Fund Dep \$250M		Net Non Core Fund Dep \$250M
Net Non Core Fund Dep \$100M		Core Deposits
Core Deposits		
Other Liquidity/Funding Data:		Other Liquidity/Funding Data:
Non Core Liabilities \$250M		Non Core Liabilities \$250M
Non Core Liabilities \$100M		Short Term Non Core Funding
Short Term Non Core Funding		

## Capital Analysis-Page 11B

Two new UBPR line items were added to the page to reflect the opening up of cells contained on Call Report Schedule RC-R, Part II, Risk-Weighted Assets. More specifically, beginning March 2017 banks will be able to report balances for on balance sheet assets at the 2% and 4% risk-weight categories. Consequently, the UBPR has been updated and now includes two new line items under the “On BS Assets and Securitization Exp” section. These two new UBPR line items are called “2% Category” and “4% Category” and reference Call Report Schedule RC-R, Part II, Risk-Weighted Assets line items RCONHJ90 and RCONHJ91, respectively. Below is example of the affected UBPR page before and after the changes.

Existing		New
Capital Analysis--Page 11B		Capital Analysis--Page 11B
Risk Weighted Assets		Risk Weighted Assets
On BS Assets and Securitization Exp		On BS Assets and Securitization Exp
20% Category		2% Category
		4% Category
		20% Category